## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

### CHAPTER 13 PLAN AND RELATED MOTIONS

Name of Debtor(s)	; Ronald Moore	Case No:	15-51125-SCS
This plan, dated <u>Se</u>	eptember 25, 2015 , is:		
	the <i>first</i> Chapter 13 plan filed in this case. a modified Plan, which replaces the □confirmed or □unconfirmed Plan dated.		
	Date and Time of Modified Plan Confirming Hearing:		
	Place of Modified Plan Confirmation Hearing:		
The l	Plan provisions modified by this filing are:		
Cred	itors affected by this modification are:		

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: \$245,022.46

Total Non-Priority Unsecured Debt: \$73,017.96

Total Priority Debt: \$1,988.23 Total Secured Debt: \$229,132.87

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- 1. Funding of Plan. The debtor(s) propose to pay the trustee the sum of \$1,081.00 for 60 months. Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$64,860.00. THE DEBTOR'S FIRST PLAN PAYMENT IS DUE ON SEPTEMBER 27, 2015; ALL SUBSEQUENT PAYMENTS WILL BE DUE ON THE 27TH OF THE MONTH.
- 2. Priority Creditors. The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.
  - A. Administrative Claims under 11 U.S.C. § 1326.
    - 1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
    - 2. Debtor(s)' attorney will be paid \$ 4,700.00 balance due of the total fee of \$ 5,000.00 concurrently with or prior to the payments to remaining creditors.
  - B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u> Commonwealth of Virginia	Type of Priority  Taxes and certain other debts	Estimated Claim 253.02	Payment and Term Prorata
Commonwealth of Virginia	Taxes and certain other debts	211.21	0 months Prorata
Commonwealth of Virginia	Taxes and certain other debts	1,107.00	0 months Prorata 0 months
Commonwealth of Virginia	Taxes and certain other debts	413.00	Prorata 0 months

- 3. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.
  - A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan. The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	Purchase Date	Est Debt Bal.	Replacement Value
-NONE-				

#### B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

Creditor Collateral Description Estimated Value Estimated Total Claim

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CreditorCollateral DescriptionEstimated ValueEstimated Total ClaimWilliamsburg PlantationWilliamsburg Plantation Timeshare, Williamsburg, Virginia100.007,300.00

#### C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

		Adeq. Protection	
Creditor	Collateral Description	Monthly Payment	To Be Paid By
Fast Auto Loans, Inc.	1996 Ford E150 Econoline Van (119,000 Miles)	100.00	Trustee
Grand Furniture	Living Room Set (Couch and Chair)\$300.00; Bedroom Set (Bed, Dresser, and Chest)\$500.00; Washer and Dryer\$700.00	100.00	Trustee
Langley Federal Credit Union	2007 Chrysler Town and Country (110,000 Miles)	100.00	Trustee
Langley Federal Credit Union	2007 Chrysler Town and Country (110,000 Miles)	100.00	Trustee
NAE Federal Credit Union	2007 Ford Focus (73,000 Miles)	100.00	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

## D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, whichever is less, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.

		Approx. Bal. of Debt or	Interest	
<u>Creditor</u>	<u>Collateral</u>	"Crammed Down" Value	Rate	Monthly Paymt & Est, Term**
Fast Auto Loans,	1996 Ford E150 Econoline Van	1,459.87	5%	100.00 for 18 months
Inc.	(119,000 Miles)			
<b>Grand Furniture</b>	Living Room Set (Couch and	8,185.59	5%	100.00 for 9 months, then
	Chair)\$300.00; Bedroom Set			179.00 for 51 months
	(Bed, Dresser, and			
	Chest)\$500.00; Washer and			
•	Dryer\$700.00			
Langley Federal	2007 Chrysler Town and Country	3,767.00	5%	100.00 for 47 months
Credit Union	(110,000 Miles)			
Langley Federal	2007 Chrysler Town and Country	462.00	5%	100.00 for 6 months
Credit Union	(110,000 Miles)			
NAE Federal	2007 Ford Focus (73,000 Miles)	2,024.00	5%	100.00 for 25 months
Credit Union				

#### E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

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- 4. Unsecured Claims.
  - A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 100 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.
  - B. Separately classified unsecured claims.

Creditor
-NONE-

#### Basis for Classification

Treatment

- 5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).
  - A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

Creditor
Planet Home Lending

Collateral
32 Towler Drive, Hampton VA
23666

Regular Contract Payment 1,784.00

Estimated In Arrearage 3,618.80

Arrearage
Interest Estimated
Cure Period
1 months

Monthly
Arrearage
Payment
Prorata

CMA: \$219,820.00

Tax Assessment: \$196,400.00

**GPIN 7001043** 

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

Creditor -NONE-

Collateral

Regular Contract Payment

Estimated Interest Arrearage Rate

Term for Arrearage

Monthly Arrearage Payment

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

Creditor -NONE-

Collateral

Interest Rate

Estimated

Claim

Monthly Paymt& Est. Term\*\*

- 6. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.
  - A. Executory contracts and unexpired leases to be rejected. The debtor(s) reject the following executory contracts.

Creditor -NONE-

Type of Contract

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**B.** Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

Creditor Type of Contract Arrearage For Arrears Cure Period

Arrearage For Arrears Cure Period

- 7. Liens Which Debtor(s) Seek to Avoid.
  - A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien. If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

Creditor -NONE-

Collateral

**Exemption Amount** 

Value of Collateral

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

Creditor -NONE-

Type of Lien

Description of Collateral

Basis for Avoidance

- 8. Treatment and Payment of Claims.
  - All creditors must timely file a proof of claim to receive payment from the Trustee.
  - If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
  - If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
  - The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- 9. Vesting of Property of the Estate. Property of the estate shall revest in the debtor(s) upon confirmation of the Plan.

  Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.
- 10. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

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11.	Other	provisions	of this	plan:

\*Except for the disbursements outlined in 2(A), the disbursements by the Trustee shall be made in the following order, with each type being paid in full, before disbursements are started on the next type:

- a. Adequate Protection Payments (as outlined in Section 3(C))
- b. Priority attorney fees
- c. Secured claims including arrearages on real estate
- d. Other priority claims
- e. Cosigned claims under 1322(b)(1)
- f. Other non-dischargeable claims excluding student loans
- g. General unsecured claims

Signatures:

Dated: September 24, 2015

/s/ Ronald Moore Ronald Moore

Debtor

/s/ Neil K. Winchester, Esquire

Neil K. Winchester, Esquire 26364 Debtor's Attorney

**Exhibits:** 

Copy of Debtor(s)' Budget (Schedules I and J);

Matrix of Parties Served with Plan

Certificate of Service

I certify that on September 25, 2015, I mailed a copy of the foregoing to the creditors and parties in interest on the attached

Service List.

/s/ Neil K. Winchester, Esquire

Neil K. Winchester, Esquire 26364

Signature

500 East Main Street

Suite 1230

Norfolk, VA 23510

Address

757.622.1621

Telephone No.

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In re	Ronald Moore					e No.	15-51125-SCS
			Debi	tor(s)	Cha	pter	13
		SPECIAL NO	OTICE TO SE	ECURE	D CREDITO	R	
То:	Fast Auto Loans, Inc 1599 Briarfield Road Hampton, VA 23666 Name of creditor					-	
	1996 Ford E150 Ecor	noline Van (119,000 N	liles)				
	Description of collate		····				
١.	The attached chapter	13 plan filed by the de	btor(s) proposes (	check one	?):		
		ur collateral. See Secti are owed above the va					value of the collateral, and a
		reduce a judgment lie the plan. All or a por					ty interest you hold. <i>See</i> an unsecured claim.
		<u>lless</u> you file and serve	a written objection	on by the	date specified and	appea	e plan may be confirmed, an ar at the confirmation hearin
	Date objection due:					Octo	ber 30, 2015
	Date objection due: Date and time of con	ifirmation hearing:			November		ber 30, 2015 5 at 9:30 am
	•	-	United State	s Courth	November ouse, 2400 West	6, 201 Aven	5 at 9:30 am
	Date and time of con	-	United State	Ronald	ouse, 2400 West	6, 201 Aven	5 at 9:30 am ue, Newport
	Date and time of con	-	United State	Ronald	ouse, 2400 West	6, 201 Aven	5 at 9:30 am ue, Newport
	Date and time of con	-	United State	Ronald Name(S	Moore  of debtor(s)  K. Winchester,	6, 201 Aven New	5 at 9:30 am ue, Newport s, VA 23607
	Date and time of con	-	eron.vro	Ronald Name(S Is! Neil Neil K.	Moore  Moore  of debtor(s)  K. Winchester,  Winchester, Esc	6, 201 Aven New	5 at 9:30 am ue, Newport s, VA 23607
	Date and time of con	-	eron.vro	Ronald Name(S	Moore  Moore  of debtor(s)  K. Winchester,  Winchester, Esc	6, 201 Aven New	5 at 9:30 am ue, Newport s, VA 23607
	Date and time of con	-	eron.vro	Ronald Name(s Is! Neil Neil K. Signati	Moore  Moore  Moore  Moore  Multiple Moore  K. Winchester,  Winchester, Escure  or(s)' Attorney	6, 201 Aven New	5 at 9:30 am ue, Newport s, VA 23607
	Date and time of con	-	eron.vro	Ronald Name(s Is! Neil Neil K. Signati	Moore  Moore  of debtor(s)  K. Winchester,  Winchester, Escure	6, 201 Aven New	5 at 9:30 am ue, Newport s, VA 23607
	Date and time of con	-	eron.vro	Ronalc Name(s Is/ Neil Neil K. Signati	Moore  Moore  Moore  Moore  Multiple Moore  K. Winchester,  Winchester, Escure  or(s)' Attorney	Avent New Esquire 2	5 at 9:30 am ue, Newport s, VA 23607
	Date and time of con	-	eron.vro	Ronald Name(s Isl Neil Neil K. Signatu Pros Neil K. Name of	Moore  Moore  Moore  Muchester, Escure  or(s)' Attorney e debtor  Winchester, Escure  debtor	Avent Avent New Esquire 2	5 at 9:30 am ue, Newport s, VA 23607  ee 26364
	Date and time of con	-	eron.vro	Ronald Name(S Isl Neil Neil K. Signatu Pros Neil K. Name of	Moore  Moore  Moore  Muchester, Escure  or(s)' Attorney e debtor  Winchester, Escure  or(s) Attorney e debtor	Avent Avent New Esquire 2	5 at 9:30 am ue, Newport s, VA 23607  ee 26364
	Date and time of con	-	eron.vro	Ronald Name(s Isl Neil Neil K. Signate Pros Neil K. Name of 500 Ea Suite 1 Norfoll	Moore  Moore  Moore  Minchester, Escure  or(s)' Attorney e debtor  Winchester, Escure  ortationney for dets attorney for dets st Main Street 230 c, VA 23510	Avent New Esquire 2	5 at 9:30 am ue, Newport s, VA 23607 re :6364
	Date and time of con	-	eron.vro	Ronald Name(s Isl Neil Neil K. Signate Pros Neil K. Name of 500 Ea Suite 1 Norfoll	Moore  Moore  Moore  Muchester, Escure  or(s)' Attorney e debtor  Winchester, Escure  or(ship attorney for dest st Main Street	Avent New Esquire 2	5 at 9:30 am ue, Newport s, VA 23607 re :6364
	Date and time of con	-	eron.vro	Ronald Name(s Isl Neil Neil K. Signate Pros Neil K. Name of 500 Ea Suite 1 Norfoll	Moore  Moore  Moore  Minchester, Escure  or(s)' Attorney e debtor  Winchester, Escure  ortationney for dets attorney for dets st Main Street 230 c, VA 23510	Avent New Esquire 2	5 at 9:30 am ue, Newport s, VA 23607 re :6364

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### CERTIFICATE OF SERVICE

	certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the noted above by
	first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
	certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P
on this _	September 25, 2015
	/s/ Neil K. Winchester, Esquire Neil K. Winchester, Esquire 26364

Signature of attorney for debtor(s)

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In re	Ronal	d Moore			Case No.	
			Deb	tor(s)	Chapter	13
		SPECIAL NO	OTICE TO SI	ECURE	D CREDITOR	
То:	1305 B	Furniture aker Road a Beach, VA 23455				
		of creditor				
	Dryer	Room Set (Couch and Chair)\$300 \$700.00 ption of collateral	.00; Bedroom Se	et (Bed, D	Presser, and Chest)\$	5500.00; Washer and
1.	The att	ached chapter 13 plan filed by the de	btor(s) proposes (	check on	e):	
		To value your collateral. See Section amount you are owed above the value.	ion 3 of the plan. lue of the collater	Your lie al will be	n will be limited to the treated as an unsecure	value of the collateral, and an
		To cancel or reduce a judgment lies Section 7 of the plan. All or a port	n or a non-purcha	se money t you are	v, non-possessory secu owed will be treated a	rity interest you hold. <i>See</i> s an unsecured claim.
	posed rel	tould read the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor	a written objection	on by the	date specified and app	he plan may be confirmed, and ear at the confirmation hearing
	Date o	objection due:			Oct	ober 30, 2015
	Date a	and time of confirmation hearing:			November 6, 20	15 at 9:30 am
	Place	of confirmation hearing:	United State	s Courth	ouse, 2400 West Ave Ne	nue, Newport ws, VA 23607
					d Moore (s) of debtor(s)	
			Ву:		K. Winefiester, Esquire Winchester, Esquire ure	
					tor(s)' Attorney se debtor	
					Winchester, Esquire of attorney for debtor(	
				500 Ea	st Main Street	,
				Suite 1 Norfoll	k, VA 23510	
				Addres	s of attorney [or pro s	e debtor]
				Tel.#	757.622.1621	
				Fax #	757.623.3250	

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#### CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoin	g Notice and attached Chapter	r 13 Plan and Related Motions	were served upon the
creditor noted above by			

first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this September 25, 2015.

/s/ Neil K. Winchester, Esquire Neil K. Winchester, Esquire 26364

Signature of attorney for debtor(s)

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In re	Ronald Moore			Case No.	15-51125-SCS
		Debtor(s)		Chapter	13
	SPECIAL N	OTICE TO SECU	RED CRE	EDITOR	
To:	Langley Federal Credit Union P.O. Box 120128 Newport News, VA 23612				
	Name of creditor				11 111111111111111111111111111111111111
	2007 Chrysler Town and Country (110,00	0 Miles)			
	Description of collateral				
l <b>.</b>	The attached chapter 13 plan filed by the de	ebtor(s) proposes (check	k one):	·	
	To value your collateral. See Section amount you are owed above the value.				
	To cancel or reduce a judgment lie Section 7 of the plan. All or a po				
	You should read the attached plan careful posed relief granted, unless you file and serve of the objection must be served on the debto	e a written objection by	the date spe-	cified and appe	
	posed relief granted, unless you file and serve	e a written objection by	the date spe-	cified <u>and</u> appe 13 trustee.	
	posed relief granted, <u>unless</u> you file and serve of the objection must be served on the debto	e a written objection by	the date spetthe chapter	cified <u>and</u> appe 13 trustee.	ar at the confirmation hearing
	posed relief granted, <u>unless</u> you file and serve of the objection must be served on the debto Date objection due:	e a written objection by	the date spe the chapter	cified <u>and</u> appe 13 trustee.  Octo  Ovember 6, 201  400 West Aven	ar at the confirmation hearing ber 30, 2015 5 at 9:30 am
	posed relief granted, <u>unless</u> you file and serve y of the objection must be served on the debto Date objection due: Date and time of confirmation hearing:	e a written objection by or(s), their attorney, and  United States Co	the date spe the chapter	cified <u>and</u> appe 13 trustee.  Octoovember 6, 201 400 West Aven	ar at the confirmation hearing  ber 30, 2015  5 at 9:30 am  ue, Newport
	posed relief granted, <u>unless</u> you file and serve y of the objection must be served on the debto Date objection due: Date and time of confirmation hearing:	united States Col  Ro  Na  By: Isl	No urthouse, 24 nald Moore me(s) of deb	cified and apper 13 trustee.  Octoovember 6, 201 1400 West Aven New 101 (s)	ar at the confirmation hearing ober 30, 2015 5 at 9:30 am oue, Newport vs, VA 23607
	posed relief granted, <u>unless</u> you file and serve y of the objection must be served on the debto Date objection due: Date and time of confirmation hearing:	United States Con  By: Isl  Ne	No urthouse, 24 nald Moore me(s) of deb	oction and apper and apper app	ar at the confirmation hearing ober 30, 2015 5 at 9:30 am oue, Newport vs, VA 23607
	posed relief granted, <u>unless</u> you file and serve y of the objection must be served on the debto Date objection due: Date and time of confirmation hearing:	United States Con  Ro  Na  By: Isl  Ne  Sig	No urthouse, 24 nald Moore me(s) of deb	Octo Ovember 6, 201 400 West Aven New Chester, Esquiester, Esquiester, Esquire	ar at the confirmation hearing ober 30, 2015 5 at 9:30 am oue, Newport vs, VA 23607
	posed relief granted, <u>unless</u> you file and serve y of the objection must be served on the debto Date objection due: Date and time of confirmation hearing:	United States Consider States	Note the date spetche chapter in the	Octo Ovember 6, 201 400 West Aven New Chester, Esquiester, Esquiester, Esquire	ar at the confirmation hearing ber 30, 2015 5 at 9:30 am lue, Newport vs, VA 23607
	posed relief granted, <u>unless</u> you file and serve y of the objection must be served on the debto Date objection due: Date and time of confirmation hearing:	United States Con  By: Isl  Ne  Na  Ne  Na  Ne  Na  Ne  Ne  Na  Ne  Ne	Note the chapter t	Octo Ovember 6, 201 400 West Aven New tor(s) chester, Esquire 2 ttorney ester, Esquire 2 ey for debtor(s)	ar at the confirmation hearing ober 30, 2015 5 at 9:30 am oue, Newport vs, VA 23607
	posed relief granted, <u>unless</u> you file and serve y of the objection must be served on the debto Date objection due: Date and time of confirmation hearing:	United States Con  By: Isl Ne Sig  Na  Ne Na  Ne Solution Na  Ne Sig N	Note the chapter t	Octo Ovember 6, 201 400 West Aven New tor(s) chester, Esquire 2 ttorney ester, Esquire 2 ey for debtor(s)	ar at the confirmation hearing ober 30, 2015 5 at 9:30 am oue, Newport vs, VA 23607
	posed relief granted, <u>unless</u> you file and serve y of the objection must be served on the debto Date objection due: Date and time of confirmation hearing:	United States Con  Ro  Na  By: Isl  Ne  Sig  Na  Na  Na  No  Na  Na  No  Na  No  No	Note the date spetche chapter in the	Octo Ovember 6, 201 400 West Aven New  tor(s)  chester, Esquire 2 ester, Esquire 2 ey for debtor(s) Street	ar at the confirmation hearing ober 30, 2015 5 at 9:30 am oue, Newport vs, VA 23607
	posed relief granted, <u>unless</u> you file and serve y of the objection must be served on the debto Date objection due: Date and time of confirmation hearing:	United States Con  Ro  Na  By: Isl  Ne  Sig  Na  Na  Na  No  Na  Na  No  Na  No  No	Note the date spetche chapter in the	Octo Ovember 6, 201 400 West Aven New tor(s) ttorney ester, Esquire 2 ey for debtor(s) Street	ar at the confirmation hearing ober 30, 2015 5 at 9:30 am oue, Newport vs, VA 23607
	posed relief granted, <u>unless</u> you file and serve y of the objection must be served on the debto Date objection due: Date and time of confirmation hearing:	United States Con  Ro Na  By: Isl Ne Sig  Na  No Ad  Te	Notation the date spetthe chapter in the chapter in	Octo Ovember 6, 201 400 West Aven New  tor(s)  chester, Esquire 2 ester, Esquire 2 ey for debtor(s) Street	ar at the confirmation hearing ober 30, 2015 5 at 9:30 am oue, Newport vs, VA 23607

# Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 12 of 34

### CERTIFICATE OF SERVICE

	certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the noted above by
	[1] first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
	certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P
on this	September 2 <sup>5</sup> , 2015 .
	And November 1997
	/s/ Neil K. Winchester, Esquire Neil K. Winchester, Esquire 26364
	Signature of attorney for debtor(s)

## Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 13 of 34

In re	Ronald Moore	Debtor(s)	Case No. Chapter	15-51125-SCS 13
	SPECIAL NO	OTICE TO SECURED C	REDITOR	
То:	Langley Federal Credit Union P.O. Box 120128 Newport News, VA 23612			
	Name of creditor			
	2007 Chrysler Town and Country (110,000	Miles)		
	Description of collateral			
l <b>.</b>	The attached chapter 13 plan filed by the de	btor(s) proposes (check one):		
	To value your collateral. See Section amount you are owed above the value.	ion 3 of the plan. Your lien will lue of the collateral will be treat	l be limited to the ed as an unsecured	value of the collateral, and an I claim.
	To cancel or reduce a judgment lie <b>Section 7 of the plan.</b> All or a por	n or a non-purchase money, non tion of the amount you are owed	possessory securi will be treated as	ty interest you hold. <i>See</i> an unsecured claim.
2. he pro A copy	You should read the attached plan careful posed relief granted, unless you file and serve of the objection must be served on the debtor	a written objection by the date:	specified <u>and</u> appe	e plan may be confirmed, and ar at the confirmation hearing
	Date objection due:		Octo	ber 30, 2015
	Date and time of confirmation hearing:		November 6, 201	5 at 9:30 am
	·			
	Place of confirmation hearing:	United States Courthouse		ue, Newport vs, VA 23607
	Place of confirmation hearing:		Nev	
	Place of confirmation hearing:	United States Courthouse  Ronald Mod  Name(s) of	<u>Nev</u> ore	
	Place of confirmation hearing:	Ronald Mon	Nev	vs, VA 23607
	Place of confirmation hearing:	Ronald Mod Name(s) of A By: Isl Neil K. V	<u>Nev</u> ore	re 23607
	Place of confirmation hearing:	Ronald Mod Name(s) of A By: Isl Neil K. V	Nev  ore  debtor(s)  Vinchester, Esqui	re 23607
	Place of confirmation hearing:	Ronald Mon Name(s) of By: Isl Neil K. V Neil K. Win	New  ore  debtor(s)  Vinchester, Esqui chester, Esquire	re 23607
	Place of confirmation hearing:	By: Isl Neil K. Win Signature    Debtor(s)   Pro se defined to the second to the secon	New  ore  debtor(s)  Vinchester, Esqui chester, Esquire	re 26364
	Place of confirmation hearing:	By: Isl Neil K. Vin Signature    Debtor(s)   Pro se deil K. Win Name of att	New ore debtor(s) Vinchester, Esquire chester, Esquire ' Attorney btor chester, Esquire orney for debtor(s)	re 26364
	Place of confirmation hearing:	By: Isl Neil K. Win Signature    Debtor(s)   Pro se deil K. Win Name of all 500 East M	New ore debtor(s) Vinchester, Esquire chester, Esquire ' Attorney btor chester, Esquire orney for debtor(s)	re 26364
	Place of confirmation hearing:	By: Isl Neil K. Vin Signature    Debtor(s)   Pro se deil K. Win Name of att	New ore debtor(s) Vinchester, Esquire chester, Esquire btor chester, Esquire orney for debtor(s, ain Street	re 26364
	Place of confirmation hearing:	Ronald Mon Name(s) of  By: Isl Neil K. V Neil K. Win Signature  Debtor(s) Pro se de  Neil K. Win Name of att 500 East M Suite 1230 Norfolk, VA	New ore debtor(s) Vinchester, Esquire chester, Esquire btor chester, Esquire orney for debtor(s, ain Street	re 26364
	Place of confirmation hearing:	By: Isl Neil K. Win Signature    Debtor(s)   Pro se de     Neil K. Win   Name of att     500 East M     Suite 1230     Norfolk, VA     Address of the same of att	New ore debtor(s) Vinchester, Esquire chester, Esquire btor chester, Esquire orney for debtor(s ain Street	re 26364

## Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 14 of 34

### CERTIFICATE OF SERVICE

	certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the noted above by
	[V] first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
	certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P
on this _	September 25, 2015 .
	/s/ Neil K. Winchester, Esquire Neil K. Winchester, Esquire 26364

Signature of attorney for debtor(s)

# Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 15 of 34

In re	Ronald Moore		Case No.	15-51125-SCS
		Debtor(s)	Chapter	13
	SPECIAL NO	OTICE TO SECURED CRI	EDITOR	•
То:	NAE Federal Credit Union 755 Battlefield Boulevard N. Chesapeake, VA 23320-4942			
	Name of creditor			
	2007 Ford Focus (73,000 Miles)			
	Description of collateral			
١.	The attached chapter 13 plan filed by the de	btor(s) proposes (check one):		
	To value your collateral. <i>See Section</i> amount you are owed above the value.	on 3 of the plan. Your lien will be lue of the collateral will be treated	e limited to the as an unsecured	value of the collateral, and any l claim.
	To cancel or reduce a judgment lier Section 7 of the plan. All or a port	n or a non-purchase money, non-po tion of the amount you are owed w	ossessory securi ill be treated as	ity interest you hold. <i>See</i> an unsecured claim.
2. he proj 4 copy	You should read the attached plan carefull posed relief granted, unless you file and serve of the objection must be served on the debtor	a written objection by the date spe	cified and appe	e plan may be confirmed, and arr at the confirmation hearing.
	Date objection due:		Octo	ober 30, 2015
	Date and time of confirmation hearing:	No	ovember 6, 201	15 at 9:30 am
		Helitari Otataa Oassathassaa O		o at 0.00 am
	Place of confirmation hearing:	United States Courthouse, 2		
	Place of confirmation hearing:		Nev	nue, Newport
	Place of confirmation hearing:		Nev	nue, Newport
	Place of confirmation hearing:	Ronald Moore Name(s) of deb	ntor(s)	nue, Newport vs, VA 23607
	Place of confirmation hearing:	Ronald Moore Name(s) of deb  By: Isl Neil K. Win Neil K. Winche	otor(s)	nue, Newport vs, VA 23607
	Place of confirmation hearing:	By: Isl Neil K. Win Neil K. Winche Signature	otor(s) chester, Esquiester, Esquire	nue, Newport vs, VA 23607
	Place of confirmation hearing:	Ronald Moore Name(s) of deb  By: Isl Neil K. Win Neil K. Winche	chester, Esquiester, Esquire	nue, Newport vs, VA 23607
	Place of confirmation hearing:	By: Is/ Neil K. Win Neil K. Winche Signature    Debtor(s)' A   Pro se debto	chester, Esquire torney	nue, Newport vs, VA 23607
	Place of confirmation hearing:	By: Isl Neil K. Win Neil K. Winche Signature    Pro se debtor   Neil K. Winche Name of attorn	chester, Esquire to torney rester, Esquire to the term of the term	nue, Newport vs, VA 23607
	Place of confirmation hearing:	By: Is/ Neil K. Win Neil K. Winche Signature    Debtor(s)' A   Pro se debto	chester, Esquire to torney rester, Esquire to the term of the term	nue, Newport vs, VA 23607
	Place of confirmation hearing:	By: Isl Neil K. Win Neil K. Winche Signature    V Debtor(s)' A Pro se debtor   Name of attorn 500 East Main Suite 1230 Norfolk, VA 23	chester, Esquire to ttorney rester, Esquire to tester, Esquire to test	nue, Newport vs, VA 23607
	Place of confirmation hearing:	By: Isl Neil K. Win Neil K. Winche Signature    V Debtor(s)' A Pro se debtor   Name of attorn 500 East Main Suite 1230 Norfolk, VA 23	chester, Esquire to ttorney rester, Esquire to tester, Esquire to test	nue, Newport vs, VA 23607
	Place of confirmation hearing:	Ronald Moore Name(s) of deb  By: Isl Neil K. Win Neil K. Winche Signature  V Debtor(s)' A Pro se debto  Neil K. Winche Name of attorn 500 East Main Suite 1230 Norfolk, VA 23 Address of attor  Tel. # 757.6	chester, Esquire to ttorney rester, Esquire to tester, Esquire to test	nue, Newport vs, VA 23607

## Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 16 of 34

### CERTIFICATE OF SERVICE

	certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the noted above by
	first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
on this	September 25, 2015  September 25, 2015  /s/ Neil K. Winchester, Esquire  Neil K. Winchester, Esquire 26364  Signature of attorney for debtor(s)

## Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 17 of 34

In re	Ronal	d Moore			Case No.	10-01120-000	
				Debtor(s)	Chapter	13	
	,		SPECIAL NO	FICE TO SECURED C	REDITOR		
То:	321 Re Suite	Home Lending esearch Parkway 303 en, CT 06450					
		of creditor					
	CMA: Tax A	wler Drive, Hampto \$219,820.00 ssessment: \$196,4 7001043					
	Descri	iption of collateral	,				
1.	The at	ttached chapter 13	plan filed by the debt	cor(s) proposes (check one):			
		To value your c amount you are	ollateral. See Section owed above the valu	n 3 of the plan. Your lien will e of the collateral will be trea	Il be limited to the ted as an unsecured	value of the collatera l claim.	ıl, and any
		To cancel or rec Section 7 of the	luce a judgment lien plan. All or a portion	or a non-purchase money, nor on of the amount you are owe	n-possessory securi d will be treated as	ity interest you hold. an unsecured claim.	See

# Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 18 of 34

70 - 11 - 1 - 1	0-4-1				
Date objection due:	October 30, 2015				
Date and time of confirmation hearing: Place of confirmation hearing:	November 6, 2015 at 9:30 am  United States Courthouse, 2400 West Avenue, Newport  News, VA 23607				
	Ronald Moore  Name(s) of debtor(s)				
	By: /s/ Neil K. Winchester, Esquire				
	Neil K. Winchester, Esquire 26364 Signature				
	Debtor(s)' Attorney Pro se debtor				
	Neil K. Winchester, Esquire 26364				
	Name of attorney for debtor(s) 500 East Main Street Suite 1230				
	Norfolk, VA 23510  Address of attorney [or pro se debtor]				
	Address of district for prose decising				
	Tel. # <u>757.622.1621</u> Fax # <u>757.623.3250</u>				
	Fax # 757.623.3250				
	CERTIFICATE OF SERVICE				
I hereby certify that true copies of the foregoing No creditor noted above by	tice and attached Chapter 13 Plan and Related Motions were served upon the				
first class mail in conformity with the r	requirements of Rule 7004(b), Fed.R.Bankr.P; or				
certified mail in conformity with the re	quirements of Rule 7004(h), Fed.R.Bankr.P				
on this September 25, 2015.					
	/s/ Neil K. Winchester, Esquire				
	Neil K. Winchester, Esquire 26364 Signature of attorney for debtor(s)				

# Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 19 of 34

In re	Ronal	id Moore			C	ase No.	15-51125-SCS
			Debt	tor(s)	C	hapter	
		SPECIAL NO	OTICE TO SE	ECURE	D CREDITO	OR	
To:	Sandra 321 Re	t Home Lending a Jarish, President esearch Parkway, Ste 303 en, CT 06450					
		of creditor					
	Tax As	\$219,820.00 ssessment: \$196,400.00 7001043					
	Descri	ption of collateral					
1.	The at	tached chapter 13 plan filed by the de	btor(s) proposes (	check on	e);		
		To value your collateral. See Section amount you are owed above the variation.	<i>ion 3 of the plan.</i> lue of the collater	Your lies al will be	n will be limited treated as an ur	to the usecured	value of the collateral, and any l claim.
		To cancel or reduce a judgment lie <b>Section 7 of the plan.</b> All or a por					
	posed re	hould read the attached plan carefulable figure granted, unless you file and serve objection must be served on the debtor	a written objection	on by the	date specified a	nd appe	
	Date	objection due:				Octo	ber 30, 2015
	Date	and time of confirmation hearing:			Novembe	r 6, 201	5 at 9:30 am
	Place	of confirmation hearing:	United State	s Courth	ouse, 2400 We		ue, Newport ⁄s, VA 23607
			Ву:	Name(s  Isl Neil Neil K. Signati	d Moore (s) of debtor(s)  I K. Winchester, Edure tor(s)' Attorney se debtor	, Esquire 2	re 26364
				Name of 500 Ea Suite 1	. Winchester, E. of attorney for a st Main Street 1230 k, VA 23510 ss of attorney [o. 757.622.1621 757.623.3250	lebtor(s) r pro se	

# Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 20 of 34

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	first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
	certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P
on this _	September 25, 2015 .  /s/ Neil K. Winchester, Esquire
	Neil K. Winchester, Esquire 26364 Signature of attorney for debtor(s)

Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 21 of 34

	_Ronal				Case No.	15-51125-SCS
			Debt	or(s)	Chapter	13
		SPECIAL NO	OTICE TO SE	CURED (	CREDITOR	
То:	4870 L	nsburg Plantation onghill Road nsburg, VA 23188	·			
		of creditor				
	William	nsburg Plantation Timeshare, Willia	mehura Virainia			
		ption of collateral	anisourg, virginia			
1.	The att	ached chapter 13 plan filed by the de	ebtor(s) proposes (	check one):		
		To value your collateral. See Secta amount you are owed above the va				
		701 4 to 4 11			n-nossessory securi	ity interest you hold. See
		Section 7 of the plan. All or a por				
	osed rel		tion of the amount <i>ly for the details of</i> a written objectio	you are owe f how your c n by the date	ed will be treated as daim is treated. The especified and appe	an unsecured claim. e plan may be confirmed, and
the prop	osed rel of the ol	Section 7 of the plan. All or a portant ould read the attached plan careful itief granted, unless you file and serve	tion of the amount <i>ly for the details of</i> a written objectio	you are owe f how your c n by the date	ed will be treated as claim is treated. The specified and appe oter 13 trustee.	an unsecured claim. e plan may be confirmed, and
the prop	osed rel of the ol Date o	Section 7 of the plan. All or a portout of the attached plan carefull tief granted, unless you file and serve bjection must be served on the debtor	tion of the amount <i>ly for the details of</i> a written objectio	you are owe f how your c n by the date	ed will be treated as claim is treated. The specified and appe oter 13 trustee.	an unsecured claim.  e plan may be confirmed, and ar at the confirmation hearing  ber 30, 2015
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portould read the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,	you are owe  fhow your c  n by the date  and the chap	ed will be treated as claim is treated. The especified and appendent 13 trustee.  Octo  November 6, 201 e, 2400 West Aven	an unsecured claim. e plan may be confirmed, and ar at the confirmation hearing ober 30, 2015 5 at 9:30 am
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,	you are owe f how your c n by the date and the chap Courthouse	ed will be treated as claim is treated. The specified and appendent 13 trustee.  Octo  November 6, 201 e, 2400 West Aven New	an unsecured claim. e plan may be confirmed, and ar at the confirmation hearing ber 30, 2015 5 at 9:30 am ue, Newport
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,	you are owe  f how your c  n by the date  and the chap	ed will be treated as claim is treated. The specified and appendent 13 trustee.  Octo  November 6, 201 e, 2400 West Aven New	an unsecured claim. e plan may be confirmed, and ar at the confirmation hearing ber 30, 2015 5 at 9:30 am ue, Newport
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,	you are owe f how your c n by the date and the chap G Courthous Ronald Mo Name(s) of	ed will be treated as claim is treated. The specified and appendent 13 trustee.  Octo  November 6, 201 e, 2400 West Aven New	an unsecured claim.  e plan may be confirmed, and arr at the confirmation hearing  ober 30, 2015  5 at 9:30 am  nue, Newport vs, VA 23607
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,  United States	how your c how your c how your c how the date and the chap Courthouse Ronald Mo Name(s) of Is! Neil K. Wir	ed will be treated as claim is treated. The specified and appeater 13 trustee.  Octo  November 6, 201 e, 2400 West Aven New core	an unsecured claim.  e plan may be confirmed, and ear at the confirmation hearing  ber 30, 2015  5 at 9:30 am  ue, Newport  vs, VA 23607
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,  United States	you are owe flow your c n by the date and the chap Courthous Ronald Mo Name(s) of	ed will be treated as claim is treated. The specified and appeater 13 trustee.  Octo  November 6, 201 e, 2400 West Aven New Dore  Gebtor(s)  Winchester Esqui	an unsecured claim.  e plan may be confirmed, and ear at the confirmation hearing  ber 30, 2015  5 at 9:30 am  ue, Newport  vs, VA 23607
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,  United States	Fhow your control by the date and the chap and the chap and the chap are courthouse.  Ronald Moname(s) of the line is like in the like in	od will be treated as claim is treated. The specified and appe of the specified and appear of the specified and specified	an unsecured claim.  e plan may be confirmed, and ear at the confirmation hearing  ber 30, 2015  5 at 9:30 am  ue, Newport  vs, VA 23607
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,  United States	how your con by the date and the chap and the chap and the chap are courthouse.  Ronald Moname(s) of the list Neil K. Wir Signature	od will be treated as claim is treated. The specified and appe of the specified and appear of the specified and specified	an unsecured claim.  e plan may be confirmed, and ear at the confirmation hearing  ber 30, 2015  5 at 9:30 am  ue, Newport  vs, VA 23607
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,  United States	Flow your control by the date and the character	d will be treated as laim is treated. The specified and appeater 13 trustee.  Octo  November 6, 201  e, 2400 West Aven New  ore  debtor(s)  Winchester, Esquire 2  O'Attorney  chester, Esquire 2	an unsecured claim.  e plan may be confirmed, and ar at the confirmation hearing  ber 30, 2015  5 at 9:30 am  ue, Newport vs, VA 23607
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,  United States	Flow your control by the date and the chap and the chap are courthouse.  Courthouse Ronald Moname(s) of Isl Neil K. Wir Signature  Debtor(some Prose de Neil K. Wir Name of attention of the Name of th	d will be treated as laim is treated. The specified and appeater 13 trustee.  Octo  November 6, 201  e, 2400 West Aven New  ore  debtor(s)  Winchester, Esquire 2  other 13 trustee.	an unsecured claim.  e plan may be confirmed, and ar at the confirmation hearing  ber 30, 2015  5 at 9:30 am  ue, Newport vs, VA 23607
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,  United States	How your control by the date and the chap and the chap are courthouse.  Ronald Moname(s) of the line is likely in the likely in	d will be treated as laim is treated. The specified and apperter 13 trustee.  Octo  November 6, 201  e, 2400 West Aven New Sore  debtor(s)  Winchester, Esquire 2  ochester, Esquire 2  torney for debtor(s)  lain Street	an unsecured claim.  e plan may be confirmed, and ar at the confirmation hearing  ber 30, 2015  5 at 9:30 am  ue, Newport vs, VA 23607
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,  United States	How your control by the date and the chap and the chap are courthouse.  Ronald Moname(s) of the line in the line i	d will be treated as laim is treated. The specified and appeoter 13 trustee.  Octo  November 6, 201  e, 2400 West Aven New Sore  Technology  Winchester, Esquire 2  Otto  November 6, 201  e, 2400 West Aven New Sore  Technology  Winchester, Esquire 2  Inchester, Esquire 2	an unsecured claim.  e plan may be confirmed, and ar at the confirmation hearing  ber 30, 2015 5 at 9:30 am  ue, Newport vs, VA 23607
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,  United States	How your control by the date and the chap and the chap are courthouse.  Ronald Moname(s) of the line in the line i	od will be treated as laim is treated. The specified and appendent 13 trustee.  Octo  November 6, 201  e, 2400 West Aven New Sorre  debtor(s)  Winchester, Esquire 2  ochester, Esquire 2  torney for debtor(s)  lain Street	an unsecured claim.  e plan may be confirmed, and ar at the confirmation hearing  ber 30, 2015 5 at 9:30 am  ue, Newport vs, VA 23607
the prop	oosed rel of the ol Date o	Section 7 of the plan. All or a portout dread the attached plan carefull lief granted, unless you file and serve bjection must be served on the debtor objection due:	tion of the amount by for the details of a written objection (s), their attorney,  United States	How your control by the date and the character a	d will be treated as laim is treated. The specified and appeoter 13 trustee.  Octo  November 6, 201  e, 2400 West Aven New Sore  Technology  Winchester, Esquire 2  Otto  November 6, 201  e, 2400 West Aven New Sore  Technology  Winchester, Esquire 2  Inchester, Esquire 2	an unsecured claim.  e plan may be confirmed, and ar at the confirmation hearing  ber 30, 2015 5 at 9:30 am  ue, Newport vs, VA 23607

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#### CERTIFICATE OF SERVICE

	certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the noted above by
	first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
	certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P
on this _	September 25, 2015 .
	/s/ Neil K. Winchester, Esquire
	Neil K. Winchester, Esquire 26364
	Signature of attorney for debtor(s)

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In re	Ronald	Moore			Case No.	15-51125-SCS	
			Deb	tor(s)	Chapter		
		SPECIAL NO	OTICE TO SI	ECURE	ED CREDITOR		
То:	Vacatio 2626 E.	sburg Plantation n Village Resorts Oakland Park Boulevard uderdale, FL 33306					
		fcreditor					
	William	sburg Plantation Timeshare, Willia	msburg, Virginia	a			
	Descrip	tion of collateral					
. <b>.</b>	The atta	ached chapter 13 plan filed by the de	btor(s) proposes (	check on	e):	2	
		To value your collateral. See Section amount you are owed above the value.	on 3 of the plan. lue of the collater	Your lie al will be	n will be limited to the treated as an unsecure	value of the collateral, and and claim.	
		To cancel or reduce a judgment lier Section 7 of the plan. All or a port	n or a non-purcha	se money t you are	v, non-possessory secur owed will be treated as	ity interest you hold. <i>See</i> an unsecured claim.	
he prop A copy	posed reli	ould read the attached plan carefull ef granted, <u>unless</u> you file and serve jection must be served on the debtor	a written objection	on by the	date specified and appe	e plan may be confirmed, and ear at the confirmation hearing	
	Date of	pjection due:			Octo	pber 30, 2015	
	Date an	nd time of confirmation hearing:	November 6, 2015 at 9:30 am				
	Place o	f confirmation hearing:	United State	s Courth	ouse, 2400 West Aver Nev	nue, Newport vs, VA 23607	
					d Moore		
				Name(s	s) of debtor(s)		
			Ву:		l K. Winchester, Esqui		
				Neil K. Signati	Winchester, Esq <del>ui</del> re :	26364	
			•	_			
					tor(s)' Attorney se debtor		
					Winchester, Esquire : of attorney for debtor(s,		
				500 Ea	st Main Street		
				Suite 1	230 k, VA 23510	*	
					s of attorney [or pro se	debtor]	
				Tel,#	757.622.1621		
				Fax #	757.623.3250		

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### CERTIFICATE OF SERVICE

I hereby creditor	ocertify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the noted above by
	first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
	certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P
on this_	September 25, 2015 .
	/s/ Neil K. Winchester, Esquire
	Neil K. Winchester, Esquire 26364
	Signature of attorney for debtor(s)

Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 25 of 34

In re	_Ronal	d Moore			(	Case No.	15-51125-SCS		
			Debt	or(s)		Chapter	13		
		SPECIAL N	OTICE TO SE	CURI	ED CREDIT	OR			
То:	4870 L	nsburg Plantation onghill Road nsburg, VA 23188							
	Name o	of creditor							
	William	nsburg Plantation Timeshare, Willia	amsburg Virginia						
		otion of collateral	and go to go to	· <u>.</u>					
1.	The att	ached chapter 13 plan filed by the de	ebtor(s) proposes (a	check or	ne):				
		To value your collateral. See Sect amount you are owed above the va	ion 3 of the plan. llue of the collatera	Your lie l will be	en will be limite e treated as an u	d to the v	alue of the collateral, and any claim.		
		To cancel or reduce a judgment lie Section 7 of the plan. All or a por	n or a non-purchas	e money you are	y, non-possesso owed will be tr	ry security eated as a	y interest you hold. <i>See</i> In unsecured claim.		
2. the prop A copy	posea rei	ould read the attached plan careful ief granted, <u>unless</u> you file and serve ojection must be served on the debtor	a written objection	ı hv the	date specified a	ind annea	plan may be confirmed, and r at the confirmation hearing.		
	Date o	bjection due:				Octob	er 30, 2015		
	Date a	nd time of confirmation hearing:	November 6, 2015 at 9:30 am						
	Place o	of confirmation hearing:	United States Courthouse, 2400 West Avenue, Newport News, VA 23607						
			T.	Name(.	d Moore (s) of debtor(s)				
			Ву:		K. Winchester Winchester, E ure				
					or(s)' Attorney se debtor				
				Name o	Winchester, E	squire 26 lebtor(s)	364		
				Suite 1	st Main Street 230				
					s, VA 23510	1 nuo a a J	ahtan7		
					s of attorney [or	rpro se d	evior]		
				Tel. # Fax #	757.622.1621 757.623.3250				
				ı ua #	101.023.3230				

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### CERTIFICATE OF SERVICE

r nereby creditor	y certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the noted above by
	first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
	certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P
on this _	September 25, 2015 .
	/s/ Neil K. Winchester, Esquire
	Neil K. Winchester, Esquire 26364
	Signature of attorney for debtor(s)

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					::::::::::::::::::::::::::::::::::::::						
	in this information to identify your c	ase:				::::::::::::::::::::::::::::::::::::::					
Del	otor 1 Ronald Moo	re									
	otor 2 ouse, if filing)										
Uni	ted States Bankruptcy Court for the	EASTERN DISTRICT	OF VIRG	INIA		_					
	se number 15-51125-SCS						□ a □ a		ed filin ent sh	ng nowing post-petition the following date	
0	fficial Form B 6I						M	M / DD/ Y	/YYY	_	
S	chedule I: Your Inc	ome									12/13
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.  11: Describe Employment	are married and not fili r spouse is not filing w	ng jointly ith you, d	, and your sp o not include	ouse infor	is liv mati	ing with on abou	you, inc	lude i ouse.	information abou If more space is	it your s needed.
1.	Fill in your employment information.		Debtor	1				Debtor 2	2 or n	on-filing spouse	
att inf	If you have more than one job,	Employment status*	<b>■</b> Emp	loyed				■ Employed			
	attach a separate page with information about additional	Employment status	☐ Not employed				☐ Not employed				
	employers.	Occupation	Program Application Specialist			alist	Patient Account Representative			tative	
	Include part-time, seasonal, or self-employed work.	Employer's name	Hampt	on VA Medi	cal C	ente	er .	Riverside Health System			
	Occupation may include student or homemaker, if it applies.	Employer's address		nancipation on, VA 2366		<b>e</b>	·	608 Denbigh Boulevard Suite 701 Newport News, VA 23608			
		How long employed to	nere?	7 Years	mont	for A	ddition		2 Ye	ars t Information	
Par	t 2: Give Details About Mor	ithly Income		See Allacii	meir	101 2	COUNTOIN	ii Ellibioj	ymem	i illiorittation	
spou	mate monthly income as of the dause unless you are separated.					·				·	
If yo more	u or your non-filing spouse have mo e space, attach a separate sheet to	ore than one employer, co this form.	ombine the	information f	or all e	emplo	oyers for	that pers	on on	the lines below. It	f you need
							For Deb	tor 1		r Debtor 2 or n-filing spouse	
2.	List monthly gross wages, salar deductions). If not paid monthly,				2.	\$_	4,	294.86	· \$_	2,529.53	
3.	Estimate and list monthly overt	ime pay.			3.	+\$_	·	0.00	+\$	0.00	
4.	Calculate gross Income. Add lin	ie 2 + line 3.			4.	\$_	4,29	4.86	\$	2,529.53	

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Debtor	1 Ronald Moore	_	С	ase number (if known)	15-51125-SCS	
		.o.	21	For Debtor 1	For Debtor 2 or	
		.,	2000	i oi Debioi i	non-filing spouse	
С	Copy line 4 here	4.	-	\$ 4,294.86	\$ 2,529.53	
5. L	ist all payroll deductions:					
5	a. Tax, Medicare, and Social Security deductions	5a.	,	\$ 1,265.28	\$ 271.38	
	b. Mandatory contributions for retirement plans	5b.		\$ 0.00	\$ 0.00	
	c. Voluntary contributions for retirement plans	5c.		\$ 34.35	\$ 0.00	
5	d. Required repayments of retirement fund loans	5d.		\$ 0.00	\$ 25.28	
5	e. Insurance	5e.		\$ 204.63	\$ 215.05	
5	f. Domestic support obligations	5f.		\$ 0.00	\$ 0.00	
5	g. Union dues	5g.		\$ 0.00	\$ 0.00	
5	h. Other deductions. Specify: United Way	5h	+ ;		+ \$ 41.73	
	Allotment, SV (Globe Life Insurance)		;	\$ 73.78	\$ 0.00	
	ROTH DED		,	\$ 43.40	\$ 0.00	
	ORG/UNION	_	:	\$ 47.74	\$ 0.00	
	VCS DEDUCT (Lunches, etc)		:	\$ 271.25	\$ 0.00	
	Thrift Savings Plan Savings		;	\$ 43.40	\$ 0.00	
6. A	dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	4	1,983.83	\$ 553.44	
	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,000.00	\$ 1,976.09	
		• •	•	2,011,00	¥1,910.09	
	ist all other income regularly received:  a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	•				
	monthly net income.	8a.	ş	0.00	\$ 0.00	
81	b. Interest and dividends	8b.		0.00	\$ 0.00	
. 8			`	0.00	Ψ	
	regularly receive Include alimony, spousal support, child support, maintenance, divorce					
	settlement, and property settlement.	8c.		0.00	\$0.00	
	d. Unemployment compensation	8d.		0.00	\$ 0.00	
86		8e.		0.00	\$0.00	
81	f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: VA Disability	e 8f.	Ś	<b>1,681.67</b>	\$ 0.00	
89		- 8g.		1,954.82	\$ 0.00	
•	Wesley Grove United Church of	og.	,	1,334.02	Ψ	
81		8h.+	٠ ﴿	1,120.00	+ \$ 0.00	
	Food Lion		9	0.00	\$ 212.88	
		_	,		1 212.00	
9. A	dd all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	4,756.49	\$212.88	
	ralculate monthly income. Add line 7 + line 9.  dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		7,067.52 + \$_	2,188.97 = \$ 9,256	6.49
In ot D	tate all other regular contributions to the expenses that you list in Schedule college contributions from an unmarried partner, members of your household, your ther friends or relatives.  o not include any amounts already included in lines 2-10 or amounts that are not pecify:	deper		•	ed in Schedule J.	0.00
W	dd the amount in the last column of line 10 to the amount in line 11. The res trite that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certa</i> pplies	ult is t in Liat	the o <i>iliti</i>	combined monthly in Ses and Related <i>Data</i>	ncome. a, if it 12. \$ 9,256 Combined	5.49
13. <u>D</u>	o you expect an increase or decrease within the year after you file this form	?			monthly inco	ne
	No.					
	Yes. Explain:					

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Debtor 1	Ronald Moore	Case number (if known)	15-51125-SCS

## Official Form B 6I Attachment for Additional Employment Information

Debtor			
Occupation	Lead Musician		
Name of Employer	Wesley Grove United Church of Christ		
How long employed	9 Years		
Address of Employer	2308 Roanoke Avenue Newport News, VA 23607		
Spouse		•	
Occupation	Part-time Cashier		
Name of Employer	Food Lion		
How long employed	3 Years		•
Address of Employer	2110 Executive Drive Salisbury, NC 28145		

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	in this informa	tion to identify yo	our case:							
Deb	otor 1	Ronald Moor	re			Ch	neck if	this is:		
Doh	otor 2							amended filing	ving post-petition chapte	_
i	ouse, if filing)								ing post-petition chapte the following date:	Γ.
Unit	led States Bankr	uptcy Court for the:	EASTE	RN DISTRICT OF VIRGI	NIA	MM / DD / YYYY				
Cas	se number 15	5-51125-SCS					As	eparate filing for	Debtor 2 because Debt	tor
(If k	nown)						2 m	naintains a sepai	rate household	
0	fficial Fo	rm B 6J								
		J: Your I	Expen	868					12/	13
Be info nur	as complete a ormation. If m mber (if know	and accurate as lore space is ne n). Answer ever	possible. eded, atta y question	If two married people a ch another sheet to this	are filing together, b s form. On the top o	oth are e f any add	qually	y responsible fo al pages, write y	or supplying correct	
1.	ls this a joir	ibe Your House nt case?	noia	***************************************	• .					
	■ No. Go to	line 2.							•	
		s Debtor 2 live i	in a separa	ate household?						
	□ N □ Y		st file a sep	arate Schedule J.						
2.	Do you have	e dependents?	□ No						•	
	Do not list Deand Debtor 2		Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor			Dependent's age	Does dependent live with you?	
	Do not state	•			_				□ No	
	dependents'	names.			Grandson			9 Years	■ Yes □ No	
									⊔ No □ Yes	
					•				□ No	
									☐ Yes	
									□ No	
3.		enses include		No	-				☐ Yes	
		f people other th d your depender		Yes						
		ate Your Ongoii								
exp	imate your ex senses as of a slicable date.	openses as of your date after the b	our bankru oankruptcy	ptcy filing date unless is filed. If this is a sup	you are using this for plemental <i>Schedule</i>	orm as a e <i>J</i> , check	suppl the b	lement in a Cha box at the top o	pter 13 case to report f the form and fill in th	е
				government assistance		\$74.00 \$74.00 \$75.00 \$75.00 \$75.00				
	value of sucl ficial Form 6l.		d have inc	luded it on <i>Schedule I:</i>	Your Income	5 co 1		Your expe	nses	
4.		or home owners and any rent for the		ses for your residence. r lot.	Include first mortgage	e 4.	\$_	, , , , , , , , , , , , , , , , , , , ,	1,784.00	
	If not includ	led in line 4:								
	4a. Real e	state taxes				<b>4</b> a.	\$		0.00	
		rty, homeowner's	s, or renter'	s insurance		4b.			0.00	
		maintenance, re	-			4c.	\$		350.00	
5.		owner's associat			ama aquitu laana	4d.	\$ _		0.00	
υ.	Audidonal I	nortgage payme	ants for yo	<b>ur residence</b> , such as ho	ome equity loans	5.	\$_		0.00	

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Del	btor 1 Ronald Moore	Case num	ber (if known)	15-51125-SCS
6.	Utilities:			
٠.	6a. Electricity, heat, natural gas	6a.	\$	588.00
	6b. Water, sewer, garbage collection	6b.		175.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		475.00
	6d. Other. Specify:	6d.		0.00
7.	Food and housekeeping supplies	7.	\$	1,000.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	150.00
10.	Personal care products and services	10.	\$	88.00
11.	Medical and dental expenses	11.	\$	25.00
12.	Transportation. Include gas, maintenance, bus or train fare.			
40	Do not include car payments.	12.	•	500.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		100.00
	Charitable contributions and religious donations	14.	\$	600.00
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a,	\$	34.00
	15b. Health insurance	15b.	•	23.00
	15c. Vehicle insurance	15c.		354.00
	15d. Other insurance. Specify:	15d.		0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20		Ť	0.00
	Specify: Personal Property Taxes		\$	70.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify: Security System	17c.	\$	60.00
	17d. Other Specify: Wife's T-Mobile Account	17d.	\$	225.00
	Wife's Loan Payment		\$	157.00
	Wife's Southgate Financial Line of Credit Payment		\$	232.00
18.	Your payments of alimony, maintenance, and support that you did not repo	ort as	^	0.00
40	deducted from your pay on line 5, Schedule I, Your Income (Official Form 6	SI). 18.	\$	0.00
19.	Other payments you make to support others who do not live with you.		\$	0.00
20	Specify:	19.		•
20.	Other real property expenses not included in lines 4 or 5 of this form or on 20a. Mortgages on other property	Schedule I: Yo 20a.		0.00
	20b. Real estate taxes	20a. 20b.	-	0.00
	20c. Property, homeowner's, or renter's insurance	20s. 20c.		0.00
	20d. Maintenance, repair, and upkeep expenses	200. 20d.		0.00
	20e. Homeowner's association or condominium dues	20u. 20e.	·	0.00
21	Other: Specify: Husband's Miscellaneous Expenses	208.		0.00
	Wife's Miscellaneous Expenses		·	135.00
	Car Maintenance		+\$	135.00
	Wife's Education Costs		+\$ +\$	60.00
	Wife's Overdraft Protection Payment	<del></del>	+\$	186.00
	Wife's Gasoline for Car	·	+\$	20.00
	Wife's Capital One Credit Card	<del></del> -	+\$	100.00
	Wife's Capital One Credit Card (2nd Card)		+\$	25.00
	Wife's Credit One Credit Card		+\$	30.00
	Wife's Peebles Credit Card		+\$	25.00
	Wife's CashNet USA Payment		+\$	25.00
	Wife's Medical Bills		+\$	394.00
			-Ψ	50.00
22.	Your monthly expenses. Add lines 4 through 21.	22.	\$	8,175.00
	The result is your monthly expenses.			
23.	Calculate your monthly net income.			<del></del>
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.		9,256.49
	23b. Copy your monthly expenses from line 22 above.	23b.	-\$	8,175.00
	23c. Subtract your monthly expenses from your monthly income.			
	The result is your monthly net income.	23c.	\$	1,081.49
	y	L		-,

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Deb	tor 1	Ronald Moore	Case number (if known) 15-51125-SCS
24.	For ex	lication to the terms of your mortgage?	ithin the year after you file this form? ar or do you expect your mortgage payment to increase or decrease because of a
	☐ Ye Expla	poopie ii iiig iii iiio iioda	e in addition to himself and his wife.

## Case 15-51125-SCS Doc 13 Filed 09/25/15 Entered 09/25/15 16:24:13 Desc Main Document Page 33 of 34

Allied Cash Advance c/o Real Time Resolutions, Inc P.O. Box 566027 Dallas, TX 75356-6027

Allied Cash Advance VA LLC 1930 N. Armistead Avenue Unit A Hampton, VA 23666 CACH, LLC c/o Law Offices of Ed Overcash 37 Villa Road, Suite 507 Greenville, SC 29615

Capital One Bankruptcy Claims Servicer P.O. Box 30285 Salt Lake City, UT 84130-0285 CashNetUSA 200 West Jackson Boulevard Suite 1400 Chicago, IL 60606-6941

Commonwealth of Virginia Department of Taxation P.O. Box 2156 Richmond, VA 23218-2156

Cox Communications c/o Credit Control 11821 Rock Landing Drive Newport News, VA 23606-4207

Credit One Bank P.O. Box 98873 Las Vegas, NV 89193-8873

Douglas H. Chessen, M.D. c/o I.C. System, Inc. P.O. Box 64378 Saint Paul, MN 55164

Fast Auto Loans, Inc. 1599 Briarfield Road Hampton, VA 23666

First National Bank Omaha c/o CACH, LLC 4340 S. Monaco St, 2nd Floor Denver, CO 80237

First National Bank Omaha P.O. Box 2490 Omaha, NE 68103-2490

First Virginia Financial Svcs 463 Oriana Road Newport News, VA 23608-3717

Golden Valley Lending 635 East Highway 20, E Upper Lake, CA 95485

Grand Furniture 1305 Baker Road Virginia Beach, VA 23455

Internal Revenue Service Centralized Insolvency Operati P.O. Box 7346 Philadelphia, PA 19101-7346

Kay Jewelers/Sterling Jewelers Bankruptcy Notification Dept P.O. Box 1799 Akron, OH 44309-1799

Langley Federal Credit Union P.O. Box 120128 Newport News, VA 23612

Lowe's/Synchrony Bank Attn: Bankruptcy Department P.O. Box 103104 Roswell, GA 30076

Macy's Bankruptcy Processing P.O. Box 8053 Mason, OH 45040

MaxLend P.O. Box 639 Parshall, ND 58770

Military Star 3911 S Walton Walker Boulevard Dallas, TX 75266

Military Star P.O. Box 650410 Dallas, TX 75265-0410

NAE Federal Credit Union 755 Battlefield Boulevard N. Chesapeake, VA 23320-4942

Navient P.O. Box 9500 Wilkes Barre, PA 18773 Navient Solutions, Inc. Bankruptcy Litigation P.O. Box 9430 Wilkes Barre, PA 18773-9430 Office of the U.S. Trustee 200 Granby Street Room 625 Norfolk, VA 23510

Planet Home Lending 321 Research Parkway Suite 303 Meriden, CT 06450 Planet Home Lending Sandra Jarish, President 321 Research Parkway, Ste 303 Meriden, CT 06450

Santander Consumer USA ATTN: Bankruptcy Department P.O. Box 560284 Dallas, TX 75356-0284

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Sharon A. Moore 93 Southern Pines Drive Fort Stewarl, GA 31315

SME/Superior Medical c/o Kross, Lieberman & Stone 1110 Navaho Drive, Suite 501 Raleigh, NC 27609

SME/Superior Medical c/o Kross, Lieberman & Stone P.O. Box 565 Morrisville, NC 27560

Spot Loan c/o American InfoSource LP P.O. Box 248838 Oklahoma City, OK 73124-8838

Spotloan P.O. Box 927 Palatine, IL 60078-0927

Springleaf Financial Services 3005 W. Mercury Boulevard Hampton, VA 23666-3930

Target National Bank P.O. Box 673 Minneapolis, MN 55440-0673

U.S. Atty-Civil Process Clerk 8000 World Trade Center 101 W. Main Street Norfolk, VA 23510

U.S. Department of Education Direct Loan Servicing Center P.O. Box 5609 Greenville, TX 75403-5609

Virginia Cash Advance c/o Creditors Bankruptcy Servi P.O. Box 800849 Dallas, TX 75380

Virginia Cash Advance 2001 N. Armistead Avenue Suite A Hampton, VA 23666

Virginia Educator's Credit Uni 12626 Nettles Drive Newport News, VA 23606

Webbank c/o Portfolio Recovery Associa 120 Corporate Boulevard Norfolk, VA 23502

Williamsburg Plantation 4870 Longhill Road Williamsburg, VA 23188

Williamsburg Plantation Vacation Village Resorts 2626 E. Oakland Park Boulevard Fort Lauderdale, FL 33306